

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

Gary M. Bacco	:	Case No. 12-25536-TPA
Lisa M. Bacco	:	Chapter: 13
Debtor(s)	:	
	:	
	:	
	:	

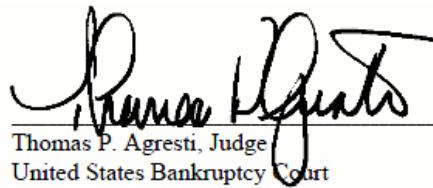
ORDER

In a Chapter 13 case, *Fed.R.Bankr.P. 1007(c)* requires an individual Debtor to file a ***Statement of Completion*** evidencing completion of a personal financial management course, or alternatively, a ***Certification*** that the Debtor is not required to complete such course due to incapacity, dischargeability, or active military duty. The deadline for filing one of the above documents is no later than the date when the last payment was made by the Debtor as required by the plan or the filing of a motion for a discharge under *11 U.S.C. §1328(b)* of the Bankruptcy Code. Furthermore, *11 U.S.C. §1328(g)(1)* requires that no discharge shall be granted unless the Debtor completes an instructional course concerning personal financial management after filing the petition or is excused from the requirement to do so.

In this case, the Debtor(s) failed to timely file a certification substantially conforming to *Official Form No. 423*, i.e., a ***Certification of Completion of Postpetition Instructional Course Concerning Personal Financial Management***, that reflects timely attendance at a course in personal financial management, or alternatively, a basis for excuse from such obligation, and/or a ***Certification of Discharge Eligibility***.

AND NOW, this ***The 26th of March, 2018***, it is hereby ***ORDERED, ADJUDGED and DECREED*** that this case is ***DEEMED CLOSED, without entry of a discharge order***. Debtor(s) shall not receive a discharge of his or her debts in this bankruptcy case.

cm: Debtor
All Creditors and Parties in Interest


Thomas P. Agresti, Judge
United States Bankruptcy Court

Certificate of Notice Page 2 of 3
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Gary M. Bacco
 Lisa M. Bacco
 Debtors

Case No. 12-25536-TPA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: vsnon
 Form ID: 317

Page 1 of 2
 Total Noticed: 35

Date Rcvd: Mar 26, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 28, 2018.

db/jdb +Gary M. Bacco, Lisa M. Bacco, 110 Suhan Drive, Irwin, PA 15642-5709
 cr +Geiger Plumbing, Inc., 4018 Rear Route 130, Irwin, PA 15642-7830
 13557309 +BANK OF AMERICA, 7105 CORPORATE DRIVE, PLANO, TX 75024-4100
 13548750 Capital One, N.A., c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 13515577 Capital One/Best Buy, PO Box 5253, Carol Stream, IL 60197-5253
 13515578 Comenity Bank/Justice, PO Box 182789, Columbus, OH 43218-2789
 13529061 +Department Stores National Bank/Macy's, Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
 13515580 +Dr. Carla Capozzi, 3520 Pa Route 130, Irwin, PA 15642-1438
 13515582 +Geiger Plumbing, 4018 Pa Route 130, Irwin, PA 15642-7830
 13515584 Macy's/DSNB, PO Box 8218, Mason, OH 45040-8218
 13582895 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage, LLC, 350 Highland Drive, Lewisville, TX 75067)
 13515585 NES, 29125 Solon Road, Solon, OH 44139-3442
 13524942 +PNC BANK, PO BOX 94982, CLEVELAND, OH 44101-4982
 13515586 +Penn Trafford FCU, 558-B State Route 130, Trafford, PA 15085-1362
 13515587 +Phelan Hallinan & Schmieg, 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103-1823
 13515588 +Schwiekarth's Auto Service, 4098 Route 130, Irwin, PA 15642-7830
 13515589 Sears/CBNA, 133200 Smith Road, Cleveland, OH 44130
 13515590 +Sears/CBNA, P.O. Box 6282, Sioux Falls, SD 57117-6282
 13515591 +Sears/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
 13515592 Target National Bank, c/o Target Credit Services, PO Box 673, Minneapolis, MN 55440-0673
 13852861 eCast Settlement Corporation, PO Box 28136, New York, NY 10087-8136

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr E-mail/PDF: rmscledi@recoverycorp.com Mar 27 2018 02:27:28
 Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
 cr +E-mail/Text: bnc@bass-associates.com Mar 27 2018 02:22:14 eCAST Settlement Corporation, c/o Bass & Associates, P.C., 3936 E Ft. Lowell, Suite 200, TUCSON, AZ 85712-1083
 13598332 +E-mail/Text: bnc@bass-associates.com Mar 27 2018 02:22:14 Capital One, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
 13517720 E-mail/Text: mrdiscen@discover.com Mar 27 2018 02:22:15 Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025
 13515579 E-mail/Text: mrdiscen@discover.com Mar 27 2018 02:22:15 Discover Financial Svcs LL, PO Box 15316, Wilmington, DE 19850-5316
 13515581 E-mail/PDF: gecscedi@recoverycorp.com Mar 27 2018 02:27:23 GECRB/JC Penneys, PO Box 965005, Orlando, FL 32896-5005
 13627428 E-mail/Text: JCAP_BNC_Notices@jcapi.com Mar 27 2018 02:23:17 JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, ST CLOUD MN 56302
 13515583 E-mail/Text: bnckohlnotices@becket-lee.com Mar 27 2018 02:22:18 Kohls/Capital One, PO Box 3115, Milwaukee, MI 53201-3115
 13603933 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 27 2018 02:45:39 Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk VA 23541
 13547200 E-mail/Text: bnc-quantum@quantum3group.com Mar 27 2018 02:22:31
 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
 13541524 E-mail/Text: bnc-quantum@quantum3group.com Mar 27 2018 02:22:31
 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
 13514541 E-mail/PDF: rmscledi@recoverycorp.com Mar 27 2018 02:27:28
 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 13535659 +E-mail/Text: bncmail@w-legal.com Mar 27 2018 02:23:08 TARGET NATIONAL BANK, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 13594396 +E-mail/Text: bncmail@w-legal.com Mar 27 2018 02:23:08 TD Bank USA, N.A., c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
 TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr BANK OF AMERICA, N.A.
 cr NATIONSTAR MORTGAGE LLC
 cr* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999
 (address filed with court: Jefferson Capital Systems LLC, PO BOX 7999, ST CLOUD, MN 56302-9617)
 cr* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: NATIONSTAR MORTGAGE, LLC, 350 Highland Drive, Lewisville, TX 75067)
 cr* +TD Bank USA, N.A., c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132

TOTALS: 2, * 3, ## 0

District/off: 0315-2

User: vson
Form ID: 317

Page 2 of 2
Total Noticed: 35

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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 28, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 26, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmllawgroup.com
Jerome B. Blank on behalf of Creditor BANK OF AMERICA, N.A. pawb@fedphe.com
Matthew John McClelland on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmllawgroup.com
Maureen Kroll on behalf of Joint Debtor Lisa M. Bacco maureen@mkroll.comcastbiz.net,
lisa@mkroll.comcastbiz.net
Maureen Kroll on behalf of Plaintiff Gary M. Bacco maureen@mkroll.comcastbiz.net,
lisa@mkroll.comcastbiz.net
Maureen Kroll on behalf of Plaintiff Lisa M. Bacco maureen@mkroll.comcastbiz.net,
lisa@mkroll.comcastbiz.net
Maureen Kroll on behalf of Debtor Gary M. Bacco maureen@mkroll.comcastbiz.net,
lisa@mkroll.comcastbiz.net
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Richard W. Schimizzi on behalf of Creditor Geiger Plumbing, Inc. rws@schimizzilaw.com,
mrs@schimizzilaw.com;G16143@notify.cincompass.com;lms@schimizzilaw.com
Ronda J. Winnecour cmevf@chapter13trusteewdpa.com

TOTAL: 10